

Fill in this information to identify the case:

Debtor 1 Chong Woo Yi  
Debtor 2 \_\_\_\_\_  
(Spouse, if filing)  
United States Bankruptcy Court for the: Eastern District of Pennsylvania  
(State)  
Case number 19-14866-MDC

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: Specialized Loan Servicing LLC

Court claim no. (if known): 16-1

Last four digits of any number you use to identify the debtor's account: 8375

Date of payment change:  
Must be at least 21 days after date of this notice 04/01/2021

New total payment:  
Principal, interest, and escrow, if any \$1,419.17

Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtor's escrow account payment?

- ☐ No  
☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why:

Current escrow payment: \$311.55 New escrow payment: \$305.55

Part 2: Mortgage Payment Adjustment

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

- ☒ No  
☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why:

Current interest rate: \_\_\_\_\_ % New interest rate: \_\_\_\_\_ %  
Current principal and interest payment \$ \_\_\_\_\_ New principal and interest payment: \$ \_\_\_\_\_

Part 3: Other Payment Change

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

- ☒ No  
☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: \_\_\_\_\_  
Current mortgage payment: \$ \_\_\_\_\_ New mortgage payment: \$ \_\_\_\_\_

Debtor 1 Chong Woo Yi Case Number (if known) 19-14866-MDC  
First Name Middle Name Last Name

**Part 4: Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

- ☐ I am the creditor.  
☒ I am the creditor's authorized agent.

**I declare under penalty of perjury that the information provided in this Notice is true and correct to the best of my knowledge, information, and reasonable belief.**

**x** /s/ Matthew Tillma Date 02/15/2021  
Signature

Print: Matthew Tillma Title Authorized Agent for Specialized Loan Servicing, LLC  
First Name Middle Name Last Name

Company Bonial & Associates, P.C.

Address 14841 Dallas Parkway, Suite 425  
Number Street  
Dallas, Texas 75254  
City State Zip Code

Contact phone (972) 643-6600 Email POCInquiries@BonialPC.com

**CERTIFICATE OF SERVICE OF NOTICE OF MORTGAGE PAYMENT CHANGE**

I hereby certify that a true and correct copy of the foregoing document has been served upon the following parties in interest on or before February 19, 2021 via electronic notice unless otherwise stated.

**Debtor** *Via U.S. Mail*

Chong Woo Yi  
15137 Kallaste Drive  
Philadelphia, PA 19116

**Debtors' Attorney**

HAE YEON BAIK  
The Baik Law Firm, P.C.  
1100 Vine Street  
Suite C8  
Philadelphia, PA 19107

**Chapter 13 Trustee**

WILLIAM C. MILLER, Esq.  
Chapter 13 Trustee  
P.O. Box 1229  
Philadelphia, PA 19105

Respectfully Submitted,

/s/ **Matthew Tillma**

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6200 S. Quebec St  
Greenwood Village, CO 80111

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Escrow Account Disclosure Statement	
Statement Date:	02/09/2021
Loan Number:	
Property:	15137 KALLASTE DRIVE
Address:	PHILADELPHIA, PA 19116

CHONG WYI  
15137 KALLASTE DR  
PHILADELPHIA PA 19116

Dear Customer,

As trusted managers of your escrow account, we have safeguards in place to ensure there's enough money in your account to cover your tax and insurance payments.

Because you have an escrow account, it means that part of your monthly mortgage payment goes into an account to pay for your property taxes and/or insurance premiums. During the year, payments are made from your escrow account when tax and/or insurance bills become due. The Escrow Account Disclosure Statement shows how much money has been credited to and paid from the escrow account over the last 12 months. Additionally, both the projected and required balances are compared to ensure that we are collecting the appropriate amount.

Projected Minimum Balance	<b>\$888.26</b>
Required Minimum Balance	<b>\$611.10</b>

Your mortgage is past due; therefore your escrow account will not have a surplus and any amounts reflected as a surplus are estimates based on a projection of all of your contractual mortgage payments being made and your mortgage being current. Because your loan is delinquent, you do not have an actual surplus and you will not receive a refund.

#### Escrow Account Disclosure Statement

PART

1

#### Your Mortgage Payment

Payment Information		
Payment Information	Payment on Prior Analysis	New Monthly Payment Effective 04/01/2021
PRIN & INTEREST	1113.62	1113.62
ESCROW PAYMENT	311.55	305.55
<b>Total Payment:</b>	<b>\$1,425.17</b>	<b>\$1,419.17</b>

#### Helpful Tips About Your Escrow Account

- Did you know that you can find lots of helpful information about your escrow account on our website? Go to [www.sls.net](http://www.sls.net) to learn more.
- If you have questions about your property taxes, please feel free to give us a call at 1-866-801-1373.
- Did you know that you can easily upload a copy of your updated insurance policy, or see the details of the property insurance we currently have on file? Visit [www.mycoverageinfo.com](http://www.mycoverageinfo.com) to learn more, or give us a call at 1-800-441-4145.
- If your property has been damaged, or if you have questions about the process for obtaining insurance claim check endorsement, please visit [www.insuranceclaimcheck.com](http://www.insuranceclaimcheck.com), or give us a call at 1-888-526-0454.

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PART

2

## Your Escrow Account History

The chart below reflects what actually happened in your escrow account since your last analysis compared to what we estimated would happen.

Date	Payment to Escrow	What Your Estimated Payment to Escrow Was	What We Paid Out	What We Estimated to Pay Out	Description	Actual Balance	Last Year's Estimated Balance
					BEGINNING BAL	0.00	0.00
Nov 20	-339.38 *	0.00	0.00	0.00		-339.38 LP	0.00
Dec 20	0.00	0.00	0.00	0.00		-339.38	0.00
Jan 21	0.00	0.00	0.00	0.00		-339.38	0.00
Feb 21	0.00	0.00	0.00	0.00		-339.38	0.00
Feb 21	0.00	0.00	2498.60 E	0.00	CITY TAX	-2837.98 E	0.00
Mar 21	0.00	0.00	0.00	0.00		-2837.98	0.00
<b>TOTALS</b>	<b>-339.38</b>	<b>0.00</b>	<b>2498.60</b>	<b>0.00</b>			

## LEGEND:

IOE = Interest on the Escrow Balance  
LP = Lowest Actual Monthly Balance

E = Estimated Payments  
\* = Projected and Actual Payments Differ

PART

3

## Estimated Escrow Payments Over the Next 12 Months

## Summary of your projected escrow account for the coming year

Date	Payment to Escrow	What We Estimate to be Paid Out	Description	Your Estimated Balance	Balance Needed In Your Account
			BEGINNING BAL	1193.81	916.65
Apr 21	305.55	0.00		1499.36	1222.20
May 21	305.55	0.00		1804.91	1527.75
Jun 21	305.55	0.00		2110.46	1833.30
Jul 21	305.55	0.00		2416.01	2138.85
Aug 21	305.55	0.00		2721.56	2444.40
Sep 21	305.55	0.00		3027.11	2749.95
Oct 21	305.55	0.00		3332.66	3055.50
Nov 21	305.55	1168.00	HOMEOWNERS INS	2470.21	2193.05
Dec 21	305.55	0.00		2775.76	2498.60
Jan 22	305.55	0.00		3081.31	2804.15
Feb 22	305.55	2498.60	CITY TAX	888.26	611.10
Mar 22	305.55	0.00		1193.81	916.65
<b>TOTALS</b>	<b>3666.60</b>	<b>3666.60</b>	<b>ENDING BAL</b>	<b>1193.81</b>	<b>916.65</b>

Cushion selected by servicer: \$611.10

Here's how to calculate your new monthly escrow payment:

HOMEOWNERS INS	\$1,168.00
CITY TAX	\$2,498.60
<b>Total:</b>	<b>\$3,666.60</b>
	<b>+ 12 Months</b>

**New Monthly Escrow Payment: \$305.55**

Your ending escrow balance from the last month of account history is \$1,193.81, your starting balance according to this analysis should be \$916.65. This means that as of the effective date of your payment, you would have had a surplus. **This projection assumes that your account is current although this is not the case. Since your account is not current, the projected surplus does not apply.**

PART

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## How You Can Reach Us With Questions

For statement questions, please contact  
**Customer Care: 1-800-315-4757**  
Monday - Friday, 6:00 a.m. - 6:00 p.m. MT

SLS accepts calls from relay services  
on behalf of hearing impaired borrowers.

For help in understanding your Escrow Statement, please see our video 'Understanding Your Escrow Account Disclosure Statement' at the following link: [www.sls.net/customers/videos](http://www.sls.net/customers/videos)



Escrow Account Disclosure Statement	
Statement Date:	02/09/2021
Loan Number:	
Property	15137 KALLASTE DRIVE
Address:	PHILADELPHIA, PA 19118

**BANKRUPTCY NOTICE - IF YOU ARE A CUSTOMER IN BANKRUPTCY OR A CUSTOMER WHO HAS RECEIVED A BANKRUPTCY DISCHARGE OF THIS DEBT: PLEASE BE ADVISED THAT THIS NOTICE IS TO INFORM YOU OF THE STATUS OF THE MORTGAGE SECURED BY THE SUBJECT PROPERTY. THIS NOTICE CONSTITUTES NEITHER A DEMAND FOR PAYMENT NOR A NOTICE OF PERSONAL LIABILITY TO ANY RECIPIENT HEREOF, WHO MIGHT HAVE RECEIVED A DISCHARGE OF SUCH DEBT IN ACCORDANCE WITH APPLICABLE BANKRUPTCY LAWS OR WHO MIGHT BE SUBJECT TO THE AUTOMATIC STAY OF SECTION 362 OF THE UNITED STATES BANKRUPTCY CODE. IF YOU RECEIVED A DISCHARGE OF THE DEBT IN BANKRUPTCY, WE ARE AWARE THAT YOU HAVE NO PERSONAL OBLIGATION TO REPAY THE DEBT. WE RETAIN THE RIGHT TO ENFORCE THE LIEN AGAINST THE COLLATERAL PROPERTY, WHICH HAS NOT BEEN DISCHARGED IN YOUR BANKRUPTCY, IF ALLOWED BY LAW AND/OR CONTRACT. IF YOU HAVE QUESTIONS, PLEASE CONTACT US AT 1-800-306-6057.**

[REDACTED]